In the Claims: Please amend the claims as indicated:

1   1. (Previously amended) A financial processing system operating comprising:

2   a) automatic means for receiving a customer account data originating directly from a remote customer

3   computer, and amount data from a remote merchant computer via a computer network, where the customer computer

4   and merchant computer are separate and distinct computers;

5   b) automatic means for establishing an authorization indicia from a bank computer; and,

6   c) based on said authorization indicia, means for connecting said customer computer to said merchant

7   computer.

1   2. (Previously amended) The financial processing system according to claim 1, further including automatic

2   means for communicating a unique password to said customer computer.

1   3. (Currently Amended) The financial processing system according to claim 2, further including automatic

2   means for communicating via said computer network, said password and a said representation of said transaction

3   indicia to said remote customer computer.

1   4. (Original) The financial processing system according to claim 2, wherein said automatic means for

2   receiving a customer account data includes means for establishing a data link with said remote customer computer.

1   5. (Original) The financial processing system according to claim 2, wherein said automatic means for

2   receiving a customer account data includes means for establishing a data link with said remote merchant computer.

6. (Withdrawn)

1   7. (Previously Amended) A financial transaction system operating without human intervention

2   comprising:

3   a) a merchant computer containing promotional data, said merchant computer having automatic means for

4   communicating said promotional data via a computer network to a remote computer; and,

5   b) a financial processing computer, remote from said merchant computer, said financial processing

6   computer having automatic means for:

7   1) receiving customer account data and amount data via said computer network,

8   2) obtaining an authorization indicia, and,

9   3) based on said authorization indicia, connecting said remote computer to said merchant

10   computer.

1   8. (Original) The financial transaction system according to claim 7, wherein said merchant computer

2   further includes automatic means for generating a shipping order in response to said representation of said

3   authorization indicia.

1   9. (Original) The financial transaction system according to claim 7,

2   a) wherein said financial processing computer further includes automatic means for communicating a

3   password to said customer computer; and,

4   b) wherein said merchant computer further includes:

5   1) memory means containing secured data, and,

6   2) automatic means for transmitting the secured data to said customer computer in response to the

7   password.

1   10. (Original) The financial transaction system according to claim 7, wherein said password and said

2   transaction indicia are communicated to said customer computer via said merchant computer.